

United States Bankruptcy Court
Eastern District of Virginia
600 Granby St., Room 400
Norfolk, VA 23510

Case Number 15-72022-SCS
Chapter 7

In re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Andrea Graham
3106 Petre Road, #201
Chesapeake, VA 23325

Last four digits of Social-Security or Individual Taxpayer-Identification (ITIN) No(s).,(if any):

Debtor: xxx-xx-8041

Employer Tax-Identification (EIN) No(s).(if any):

Debtor: NA

DISCHARGE OF DEBTOR

It appearing that the debtor is entitled to a discharge,

IT IS ORDERED:

Andrea Graham is granted a discharge under section 727 of title 11, United States Code, (the Bankruptcy Code).

FOR THE COURT

Dated: September 21, 2015

William C. Redden, CLERK

SEE THE BACK OF THIS ORDER FOR IMPORTANT INFORMATION.

EXPLANATION OF BANKRUPTCY DISCHARGE IN A CHAPTER 7 CASE

This court order grants a discharge to the person named as the debtor. It is not a dismissal of the case and it does not determine how much money, if any, the trustee will pay to creditors.

Collection of Discharged Debts Prohibited

The discharge prohibits any attempt to collect from the debtor a debt that has been discharged. For example, a creditor is not permitted to contact a debtor by mail, phone, or otherwise, to file or continue a lawsuit, to attach wages or other property, or to take any other action to collect a discharged debt from the debtor. *[In a case involving community property:* There are also special rules that protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.] A creditor who violates this order can be required to pay damages and attorney's fees to the debtor.

However, a creditor may have the right to enforce a valid lien, such as a mortgage or security interest, against the debtor's property after the bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case. Also, a debtor may voluntarily pay any debt that has been discharged.

Debts That are Discharged

The chapter 7 discharge order eliminates a debtor's legal obligation to pay a debt that is discharged. Most, but not all, types of debts are discharged if the debt existed on the date the bankruptcy case was filed. (If this case was begun under a different chapter of the Bankruptcy Code and converted to chapter 7, the discharge applies to debts owed when the bankruptcy case was converted.)

Debts that are Not Discharged.

Some of the common types of debts which are not discharged in a chapter 7 bankruptcy case are:

- a. Debts for most taxes;
- b. Debts incurred to pay nondischargeable taxes (in a case filed on or after October 17, 2005);
- c. Debts that are domestic support obligations;
- d. Debts for most student loans;
- e. Debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- f. Debts for personal injuries or death caused by the debtor's operation of a motor vehicle, vessel, or aircraft while intoxicated;
- g. Some debts which were not properly listed by the debtor;
- h. Debts that the bankruptcy court specifically has decided or will decide in this bankruptcy case are not discharged;
- i. Debts for which the debtor has given up the discharge protections by signing a reaffirmation agreement in compliance with the Bankruptcy Code requirements for reaffirmation of debts.
- j. Debts owed to certain pension, profit sharing, stock bonus, other retirement plans, or to the Thrift Savings Plan for federal employees for certain types of loans from these plans (in a case filed on or after October 17, 2005).

This information is only a general summary of the bankruptcy discharge. There are exceptions to these general rules. Because the law is complicated, you may want to consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4
 United States Bankruptcy Court
 Eastern District of Virginia

In re:
 Andrea Graham
 Debtor

Case No. 15-72022-SCS
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0422-8

User: admin
 Form ID: B18

Page 1 of 2
 Total Noticed: 35

Date Rcvd: Sep 22, 2015

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 24, 2015.

db
 12927397 +Andrea Graham, 3106 Petre Road, #201, Chesapeake, VA 23325-2649
 12927398 +Acs/wells Fargo, 501 Bleecker St, Utica, NY 13501-2401
 12927401 Bayview Physician Service, PC, P.O. Box 7068, Portsmouth, VA 23707-0068
 12927401 ++CENTURY 21 NACHMAN REALTY, 720 THIMBLE SHOALS BLVD, SUITE 116, NEWPORT NEWS VA 23606-4537
 (address filed with court: Century 21/ Nachman Realty, 720 thimble Shoals Blvd, Ste 106,
 Newport News, VA 23606-0000)
 12927399 +Cambridge Manor Apartment, aka Fairview Manor Apartments, 2815 Indian River Road,
 Chesapeake, VA 23325-2607
 12927402 +Champion, Utility Billing Services, 5955 S.E. Federal Highway, PMB#361,
 Stuart, FL 34997-7871
 12927404 +Credit Control Corp, 11821 Rock Landing Dr, Newport News, VA 23606-4207
 12927405 +Diversified Adjustment, 600 Coon Rapids Blvd Nw, Coon Rapids, MN 55433-5549
 12927406 +Dominion Power, P.O. Box 26543, Richmond, VA 23290-0001
 12927407 Erie County Medical Center, 1416 Grider Street, Buffalo, NJ 07458-8041
 12927409 +FF Acquisition LLC, 1620 Cedar Road, Ste 100, Chesapeake, VA 23322-7197
 12927410 +First Virginia Financial Services, P.O. Box 4115, Concord, CA 94524-4115
 12927411 +Geico, 109 Volvo Parkway, Suite 5, Chesapeake, VA 23320-4609
 12927413 +Medical Center Radiologists, Inc., P.O. Box 37, Indianapolis, IN 46206-0037
 12927414 +Merc Adj Bur, Po Box 9016, Williamsville, NY 14231-9016
 12927415 +National Fuel, P.O. Box 960, Northborough, MA 01532-0960
 12927416 +National Grid, P.O. Box 11742, Newark, NJ 07101-4742
 12927417 +Nys Higher Ed Services, 99 Washington Ave, Albany, NY 12210-2822
 12927418 +Patient First, 5000 Cox Road, Suite 100, Glen Allen, VA 23060-9263
 12927419 Peninsula Emergency Physicians, P.O. Box 7422, Hampton, VA 23666-0422
 12927420 +Progressive Financial, 1919 W Fairmont Dr Ste 8, Tempe, AZ 85282-3194
 12927422 +Select Laundry, P.O. Box 426, Arvada, CO 80001-0426
 12927423 +Sentara Healthcare, P.O. Box 2200, Norfolk, VA 23501-2200
 12927424 +Southeastern Virginia Health System, 1033 28th Street, Newport News, VA 23607-4233
 12927425 +Sternrecsvcs, 415 N Edgeworth St, Greensboro, NC 27401-2182
 12927426 +The Credit Bureau Inc, Eos Cca, 300 Canalview Blvd. Suite 130, Rochester, NY 14623-2811
 12927427 Tidewater Diag. Imaging, PO Box 12127, Newport News, VA 23612-2127
 12927428 +Timer Warner Cable, 3140 W Arrowood Road, Charlotte, NC 28273-0001
 12927429 +Wachovia Ed Finance, 501 Bleecker St, Utica, NY 13501-2401
 12927430 Wells Fargo Education Financial Services, Wells Fargo Bank, Mac X2505-033 Pob 10438,
 Des Moines, IA 50306-0000

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

12927403 E-mail/Text: bks@coastalcreditllc.com Sep 23 2015 02:35:24 Coastal Credit Llc,
 3852 Virginia Beach Blvd, Virginia Beach, VA 23452-0000
 12927408 +E-mail/Text: bankruptcynotices@advanceamerica.net Sep 23 2015 02:35:02
 Express Check Advance of Virginia, LLC, d/b/a Express Check Advance, 1707 Parkview Drive,
 Chesapeake, VA 23320-2630
 12927412 +EDI: IIC9.COM Sep 23 2015 02:23:00 IC System, Attn: Bankruptcy,
 444 Highway 96 East; Po Box 64378, St. Paul, MN 55164-0378
 12927396 +E-mail/Text: ustpregion04.no.ecf@usdoj.gov Sep 23 2015 02:34:27 Office of the U S Trustee,
 Room 625 Federal Bldg., 200 Granby Street, Norfolk, VA 23510-1814
 12927421 +E-mail/Text: colleen.atkinson@rmscollect.com Sep 23 2015 02:35:32 Receivable Management,
 7206 Hull Street Rd Ste, North Chesterfield, VA 23235-5826

TOTAL: 5

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

12927400 ##+Carolina Medical, 8800 N Tryon Street, Charlotte, NC 28262-3300

TOTALS: 0, * 0, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Addresses marked '++' were redirected to the recipient's preferred mailing address
 pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices
 will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The
 debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

District/off: 0422-8

User: admin
Form ID: B18

Page 2 of 2
Total Noticed: 35

Date Rcvd: Sep 22, 2015

***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 24, 2015

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 21, 2015 at the address(es) listed below:

Clara P. Swanson clara.swanson@verizon.net, clarapswanson@yahoo.com;val0@ecfcbis.com
Ronald J. Berg on behalf of Debtor Andrea Graham BLCNT@berglc.hrcoxmail.com, bergnt@ba-dsg.net
TOTAL: 2